

**PREPARED BY:**

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

Grantor:  
Bradley P. Jones  
P.O. Box 400  
Brandon, MS 39043  
(601) 825-9508

**RETURN TO:**

ADAMS & EDENS  
Foreclosure Department  
A Professional Association  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI 39043  
(601) 825-9508  
Bar #9731

Grantee:  
Secretary of Veterans Affairs  
1000 Technology Drive  
O'Fallon, MO 63368-2240  
1-800-283-7918

**CitiMortgage, Inc./Drummond**

**INDEXING INSTRUCTIONS:**

Lot 68, Section C, The Branch S/D, situated  
in Section 35, T1S, R6W, DeSoto County,  
MS. Plat Book 36, Page 17

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, on September 29, 2006, Kyle A. Drummond and Cindy M. Drummond, Husband and Wife, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2583 at Page 356 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2601 at Page 36 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted BRADLEY P. JONES, TRUSTEE, in place and stead of the original

Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3160 at Page 634, thereof, the said Bradley P. Jones, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Citimortgage, Inc., the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: November 16, 23, 30, 2010, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 15th day of November, 2010, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 7th day of December, 2010, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:


Lot 68, Section C, The Branch Subdivision, situated in Section 35, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 36, Page 17 in the Chancery Clerk's Office of DeSoto County, Mississippi

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for CitiMortgage, Inc., bidding the sum of One Hundred Fourteen Thousand One Hundred Twenty-Nine and NO/100 Dollars (\$114,129.00) for all of the above-described property and said property was struck off to CitiMortgage, Inc., for said amount, and said bidder was declared the purchaser thereof.

WHEREAS, in the Appointment of Substitute Trustee hereinbefore referred to, CitiMortgage, Inc., authorized Bradley P. Jones, Substitute Trustee, to transfer and assign this bid to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, in the event CitiMortgage, Inc. was the last and highest bidder at the sale, which event has taken place; and whereas, by the execution of this instrument, the said Bradley P. Jones, Substitute Trustee, does hereby transfer and assign all of the rights, title and interest of CitiMortgage, Inc. as last and highest bidder, to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Fourteen Thousand One Hundred Twenty-Nine and NO/100 Dollars (\$114,129.00), cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to the **Secretary of Veterans Affairs, an Officer of the United States of America**, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 7th day of December, 2010.

  
BRADLEY P. JONES  
SUBSTITUTE TRUSTEE

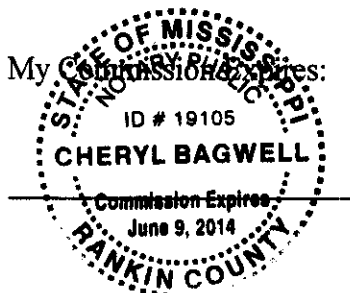
STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BRADLEY P. JONES, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 7th day of December, 2010.

  
NOTARY PUBLIC



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 29, 2006, Kyle A. Drummond and Cindy M. Drummond, Husband and Wife, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 2583 at Page 356, thereof; and

WHEREAS, said Deed of Trust was assigned to CitMortgage, Inc., by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 2801 at Page 36 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3160 at Page 634, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the DeSoto County Courthouse at Hernando, Mississippi, on the 7th day of December, 2010, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Volume No. 115 on the 16 day of Nov., 2010

Volume No. 115 on the 23 day of Nov., 2010

Volume No. 115 on the 30 day of Nov., 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Lot 68, Section C, The Branch Subdivision, situated in Section 35, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 36, Page 17 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 10th day of November, 2010.

BRADLEY P. JONES  
SUBSTITUTE TRUSTEE  
PREPARED BY:  
ADAMS & EDENS  
Foreclosure Department  
POST OFFICE BOX 400  
BRANDON, MISSISSIPPI  
39043

(601) 825-9508  
A&E File #27862  
PUBLISH: November 16, 23,  
30, 2010

Sworn to and subscribed before me, this 30 day of Nov., 2010

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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B. 2 subsequent insertions of 812 words @ .10 \$ 81.20

C. Making proof of publication and depositing to same \$ 3.00

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Exhibit "A"